## United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 25-00311-HWV Kiah Lindsey Brady Chapter 7

Debtor

## CERTIFICATE OF NOTICE

District/off: 0314-1 User: admin Page 1 of 2
Date Rcvd: May 15, 2025 Form ID: 318 Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID Recipient Name and Address

db + Kiah Lindsey Brady, 3025 Table Rock Road, Biglerville, PA 17307-9773

5687089 + Cumberland County Adult Probation, 4 East Liberty Avenue, Carlisle, PA 17013-3308

5687091 Doug Whitworth, 3055 Tablerock Road, Enola, PA 17025

5687092 + East Pennsboro Township, 98 South Enola Drive, Enola, PA 17025-2796

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b> 5687087	Notice Type: Email Address + EDI: CAPITALONE.COM	Date/Time	Recipient Name and Address
		May 15 2025 22:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5687088	+ Email/Text: bankruptcy@credencerm.com	May 16 2025 11:21:00	Credence Resource Management, LLC, Attn: Bankruptcy, Po Box 2300, Southgate, MI 48195-4300
5687090	+ EDI: DISCOVER	May 15 2025 22:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5687084	EDI: IRS.COM	May 15 2025 22:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5687093	+ EDI: JPMORGANCHASE	May 15 2025 22:38:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5687094	^ MEBN	May 15 2025 18:36:53	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5687095	+ Email/Text: Unger@Members1st.org	May 15 2025 18:42:00	Members 1st FCU, Attn: Bankruptcy, Po Box 8893, Camp hill, PA 17001-8893
5687085	EDI: PENNDEPTREV	May 15 2025 22:38:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5687096	+ Email/PDF: ebnotices@pnmac.com	May 15 2025 18:50:31	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387

TOTAL: 9

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5687086 AT&T, Removed per entry 10

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0314-1 User: admin Page 2 of 2

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025	Signature:	/s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Gary J Imblum

on behalf of Debtor 1 Kiah Lindsey Brady gary.imblum@imblumlaw.com

gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; bernadette.davis@ecf.inforuptcy.com; bernadette.davis.davi

ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Kara Katherine Gendron

karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

#### Information to identify the case: Debtor 1 Kiah Lindsey Brady Social Security number or ITIN xxx-xx-5441 EIN \_\_-\_\_\_ First Name Middle Name Last Name Debtor 2 Social Security number or ITIN \_\_\_\_ First Name Middle Name Last Name EIN \_\_-\_\_\_ (Spouse, if filing) United States Bankruptcy Court Middle District of Pennsylvania 1:25-bk-00311-HWV Case number:

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kiah Lindsey Brady aka Kiah L. Brady

5/15/25

By the court:

Henry W. Van Eck, Chief Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Official Form 318 Order of Discharge page 1

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318 Order of Discharge page 2